Profile of Financial Aid Applicants

Historical Trend Data (1974-75 to 1989-90)

ACT

-R1990-30

Historical Summary of Financial Aid Applicants Profile

The data used in constructing the following tables were extracted from ACT's annual Profile of Financial Aid Applicants (PFAA) reports. The three tables that follow are designed for comparisons of financial aid applicants across years. ACT first began PFAA reporting for the 1974-75 school year and has continuously reported data on applicants every year through the 1989-90 school year. The national norm statistics appearing in the yearly PFAA report were derived from 10% random samples of all applications sent to ACT beginning January 1 and ending sometime between July 1 and August 25 of each year.

Several important qualifications are necessary with regard to the normative data presented in this report. First, ACT aid applicants represent approximately 1/4 of all aid applicants throughout the country, and a high percentage of these students are from institutions in the southwest, midwest, and southeast. Further, a high percentage are from public institutions. Therefore, this report does not constitute a completely representative sample of all students seeking financial aid. Second, it is important when interpreting these tables to note that the numerical changes displayed across years do not always reflect changes in characteristics of the applicant population. For instance change occurs when ACT has made various definitional and format changes in response to changes within the Federal financial aid system. These changes are marked by footnotes explained in the appendix.

TABLE 1
Characteristics of Family Financial Statement Filers
1974-75 to 1989-90

	Year Funds Applied For:															
	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90
PFAA Sample[a]	33,783	51,735	66,154	55,046	75,809	82,349	102,284	103,367	112,088	121,027	125,613	125,948	132,850	144,870	154,005	168,474
Year in School	100.1%	100.1	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	99.9	100.0
First Year	44.8%	48.6	44.3	39.4	42.9	42.6	44.2	42.8	41.4	42.2	40.7	40.7	39.2	39.4	39.4	39.1
Second Year	22.8%	21.1	24.1	24.6	22.7	23.1	23.1	23.4	23.0	22.1	22.7	22.6	21.9	21.2	21.2	21.3
Third Year	16.6%	15.4	16.2	17.7	16.7	17.4	16.6	17.1	17.7	17.3	17.3	17.2	17.4	16.8	16.5	17.0
Fourth/Fifth Year	10.4%	9.8	10.6	12.2	13.3	13.0	12.5	13.2	14.0	14.4	15.3	15.3	17.0	16.9	17.1	17.0
Graduate/Professional	5.5%	5.2	4.8	6.1	4.4	3.9	3.6	3.5	3.9	4.0	4.0	4.2	4.5	5.7	5.7	5.6
Undergraduate	100.0%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dependent	80.1%	82.5	80.7	77.7	77.6	76.5	74.8	72.6	72.3	70.4	68.9	67.4	66.0	69.9[b]	63.1	61.5
Independent	19.9%	17.5	19.3	22.3	22.4	23.5	25.2	27.4	27.7	29.6	31.1	32.6	34.0	30.1[b]	36.9	38.5
Graduate/Professional	100.0%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dependent	42.3%	48.7	32.9	39.9	35.6	28.5	28.7	28.4	30.8	29.9	29.5	28.1	26.5	8.4[c]	7.9	7.1
Independent	57.7%	51.3	56.1	60.1	64.4	71.5	71.3	71.6	69.2	70.1	70.5	71.9	73.5	91.6[c]	92.1	92.9

See notes on last page.

TABLE 2
Characteristics of Dependent Family Financial Statement Filers
1974-75 to 1989-90

	Year Funds Applied For:															
	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90
Academic Characteristics																
Year in School																
First Year	50.0%	53.3	49.0	44.7	48.3	48.5	49.6	48.6	47.9	48.1	47.0	47.7	46.6	47.1	48.3	48.4
Second Year	22.7%	20.6	23.9	24.9	22.9	23.3	23.4	23.8	23.4	22.8	23.0	22.9	22.1	21.7	21.8	21.9
Third Year	15.4%	14.3	15.3	16.6	15.2	16.0	15.2	15.5	15.9	15.7	15.9	15.6	15.9	16.2	15.6	15.9
Fourth/Fifth Year	9.0%	8.7	9.3	10.5	11.5	10.7	10.4	10.7	11.1	11.6	12.4	12.0	13.6	14.3	13.5	13.1
Graduate/Professional	3.0%	3.1	2.7	3.2	2.1	1.5	1.4	1.4	1.7	1.7	1.8	1.8	1.9	0.8[c]	0.8	0.7
Demographic Characteristics																
Student																
Male	45%	46	46	45	45	46	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA
Age	DNA	DNA	DNA	DNA	DNA	DNA	19.2	19.3	19.3	19.4	19.4	20.2	20.2	20.0	19.5	19.5
Unmarried	95.3%	95.8	95.9	97.0	96.4	98.1	98.9	98.9	99.4	99.3	99.4	99.4	99.5	99.7	99.2	99.8
Parents																
Age Older Parent	DNA	DNA	DNA	DNA	DNA	DNA	48.6	48.5	48.5	48.5	48.4	48.3	48.1	47.6	47.3	47.2
Now Married	DNA	DNA	DNA	DNA	DNA	DNA	76%	76	75	74	74	73	73	73	72	71
Family																
Family Size	DNA	DNA	5.1	5.0	4.9	4.8	4.6	4.6	4.5	4.5	4.4	4.3	4.2	4.2	4.1	4.1
Dependent Children in College	DNA	DNA	1.7	1.6	1.6	1.6	1.5	1.6	1.6	1.6	1.5	1.4	1.4	1.4	1.4	1.4
Economic Characteristics																
Student																
Base Year Total Income	DNA	DNA	DNA	DNA	DNA	DNA	$1590	$1594	$1705	$1665	$1749	$2010	$2176	$2018	$2515	$2631
Summer Income	$319	DNA	DNA	DNA	DNA	DNA	662	620	627	552	587	642	696	720	809	853
Academic Year Income	DNA	DNA	DNA	DNA	DNA	DNA	368	370	368	357	383	442	473	483	578	635
Assets	$83	DNA	DNA	DNA	DNA	DNA	331	338	365	386	435	487	534	543	598	590
Parents																
2 Incomes	37%	34	44	43	41	45	46	47	46	45	46	47	48	50	51	50
Total Income: 25th Percentile	$6,100	7,743	7,847	7,976	8,358	9,597	10,563	11,365	11,552	11,826	11,719	12,476	13,212	14,552	17,154	15,989
50th Percentile	$10,285	11,890	13,249	13,722	14,517	16,652	18,430	19,732	20,778	20,821	21,519	23,005	23,971	25,839	28,868	27,705
75th Percentile	$14,779	17,104	18,895	19,759	21,179	23,775	26,280	28,593	30,696	30,912	32,445	34,601	36,492	38,833	42,252	41,510

	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90
Home Equity	$11,772	15,205	17,865	18,181	18,850	21,503	23,621	27,791	29,377	30,450	31,257	30,808	31,145	30,364	26,481[h]	27,197
Home Owners	72%	76	76	77	81	82	83	83	82	81	80	80	79	78	77	77
Invest & Other Real Estate Equity	DNA	DNA	$10,869	10,245	12,313	13,679	16,021	18,190	19,457	21,187	21,174	22,260	23,767	22,807	21,133	21,782
Investors	DNA	DNA	24%	24	21	21	20	20	21	22	23	23	24	25	24	22
Farm/Business A.N.W.	DNA	DNA	20,637	22,738	23,430	23,916	26,115	29,707	32,589	31,445	29,102	24,458	20,954	18,524	18,983	19,389
Farmers/Business Owners	18%	21	21	19	19	19	19	18	19	19	20	21	20	20	19	18
Cash, Savings, Checking	DNA	DNA	$3,128	2,840	2,331	2,543	2,721	2,649	2,575	2,761	2,770	2,783	2,892	2,952	2,796	3,196
Total Assets	DNA	DNA	DNA	DNA	DNA	DNA	$31,775	34,690	40,331	43,755	44,043	43,713	42,446	40,117	35,682	35,979
Assets After Protection (DNW)	DNA	DNA	DNA	DNA	DNA	$10,527	$3,597[k]	3,963	5,999	7,364	6,800	4,445	4,096	1,611[l]	-864	-1105
Income Supplement From Assets	DNA	DNA	DNA	DNA	DNA	DNA	$1,617	1,106	1,356	1,683	1,646	1,538	1,493	1,271	1,067	1090
Need Analysis Characteristics																
Student																
Student Contribution From Income	$478	365	DNA	DNA	DNA	DNA	605	750	876	840	776	757	763	759	1,801[g]	1872
Student Contribution From Assets	$83	317	DNA	DNA	DNA	DNA	116	118	128	135	152	171	187	190	211	208
Total Student Contribution	$549	676	928	944	780	780	721	868	1,004	975	928	928	950	949	2,012[g]	2083
Parents																
Parent Contribution From Income	$634	513	816[i]	818	825	992	879	775	1,041	946	1,247	1,810[m]	2,068	2,185	2,420	2776
Parent Contribution From Assets	$397	256	499[i]	504	496	501	377	428	506	503	522	496	509	470	286	404
Total Parent Contribution (Neg)	$777	722	1,276[i]	1,282	1,284	1,459	1,256	1,189	1,546	1,448	1,796	2,301	2,572	2,652	DNA	DNA
Total Parent Contribution (Zero)	DNA	DNA	DNA	DNA	DNA	DNA	$1,419	1,384	1,733	1,664	1,987	2,509	2,778	2,847	2,805	3180
Family																
Total Family Contribution	DNA	DNA	DNA	DNA	DNA	DNA	$2,140	2,251	2,736	2,636	2,913	3,434	3,[illegible]	3,793	4,801	5263
Estimated Pell Grant Index	DNA	DNA	DNA	DNA	DNA	DNA	$1,750	1,787	2,167	2,106	2,286	2,790	3,0[illegible]	3,040	3,063	3404

TABLE 3
Dependent Undergraduate Mean Parents' Contribution
By Level of Parents' Total Income
1977-78 to 1989-90

Parents' Total Income	Academic Year												
	77-78[d]	78-79[e]	79-80[e]	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89[f]	89-90[f]
$0-2,999		$144	$134	$157	$262	$333	$388	$221	$160	$183	$130	$107	$55
3,000-5,999	$102	128	81	51	96	129	134	94	67	87	55	39	32
6,000-8,999	160	190	139	118	137	140	100	128	89	50	84	52	37
9,000-11,999	369	326	277	212	172	168	169	169	134	152	63	72	66
12,000-14,999	616	583	524	366	293	325	296	271	195	240	155	118	118
15,000-17,999	990	955	831	613	495	559	509	498	449	401	325	297	246
18,000-20,999	1507	1420	1242	958	710	841	790	781	730	679	600	569	509
21,000-23,999	2101	1973	1696	1359	1063	1198	1128	1202	1155	1028	934	882	771
24,000-26,999	2899	2549	2294	1755	1371	1479	1502	1550	1529	1409	1269	1252	1231
27,000-29,999	3678	3182	2905	2284	1704	1918	1850	2063	2005	1879	1733	1684	1580
30,000-32,999		4022	3501	2849	2158	2398	2355	2515	2444	2353	2236	2182	1991
33,000-35,999		4774	4202	3551	2773	2938	2826	3194	3104	2969	2748	2712	2543
36,000-38,999	6862	5736	5241	4251	3436	3660	3493	3790	3767	3667	3453	3415	3082
39,000-41,999		6601	6180	4844	3886	4065	4077	4500	4408	4334	4047	4002	3791
42,000-44,999		7841	7288	6149	4420	4772	4694	5330	5069	4985	4714	4667	4539
45,000+		13,169	11,390	10,105	7924	8036	7331	8337	8562	8754	8417		8478
45,000-47,999											5545	5392	5165
48,000-50,999											6160	6114	5992
51,000-53,999											6999	6792	6598
54,000-56,999											7790	7255	7307
57,000-59,999											8226	8127	7983
60,000-62,999											9395	8921	8729
63,000-65,999											9880	9512	9389
66,000-68,999											10,434	10,783	10,251
69,000-71,999											11,760	10,666	11,089
72,000-74,999											12,249	12,322	11,541
75,000-77,999											13,848	13,043	13,015
78,000-80,999											14,127	12,511	12,984
81,000-83,999											14,312	14,576	14,304
84,000-86,999											15,123	13,050	15,066
87,000+											23,241	20,679	22,076
TOTAL	1213	1262	1414	1392	1318	1650	1607	1933	2138	2347	2496	2547	2727

TABLE 4
Dependent Undergraduate Mean Family Contribution
By Level of Parents' Total Income
1977-78 to 1989-90

Parents' Total Income	Academic Year												
	77-78[d]	78-79[e]	79-80[e]	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89[f]	89-90[f]
$0-2,999		$785	$780	$804	$1074	$1444	$1349	$1164	$1093	$1111	$1014	$1721	$1749
3,000-5,999	$827	792	738	708	885	1315	1140	1041	966	1004	974	1617	1697
6,000-8,999	898	879	819	764	933	1290	1076	1009	973	962	954	1712	1699
9,000-11,999	1164	1056	1013	901	997	1264	1147	1060	1029	1058	913	1745	1771
12,000-14,999	1384	1327	1293	1129	1161	1384	1261	1154	1050	1133	1049	1894	1874
15,000-17,999	1739	1692	1578	1380	1397	1589	1469	1388	1347	1304	1217	2108	2083
18,000-20,999	2293	2147	1961	1701	1637	1800	1737	1677	1634	1580	1491	2394	2339
21,000-23,999	2885	2694	2407	2073	1949	2113	2088	2085	2049	1920	1855	2714	2606
24,000-26,999	3679	3241	2969	2450	2253	2365	2451	2440	2411	2313	2167	3210	3119
27,000-29,999	4459	3866	3585	2965	2545	2798	2796	2950	2900	2799	2670	3576	3495
30,000-32,999		4782	4220	3566	3012	3270	3294	3433	3349	3267	3177	4042	3862
33,000-35,999		5525	4959	4264	3626	3814	3757	4140	4056	3893	3698	4666	4452
36,000-38,999	7749	6585	6038	4998	4286	4536	4495	4708	4718	4607	4396	5400	5020
39,000-41,999		7407	6924	5624	4768	4958	5057	5446	5370	5286	5018	5987	5785
42,000-44,999		8647	8202	6897	5277	5690	5695	6297	6037	6011	5712	6617	6548
45,000 +		14,082	12,270	11,040	8950	9119	8393	9411	9653	9870	9552		10,542
45,000-47,999											6567	7426	7162
48,000-50,999											7201	8181	7970
51,000-53,999											8182	8980	8565
54,000-56,999											8926	9249	9329
57,000-59,999											9398	10,173	10,053
60,000-62,999											10,538	11,103	10,857
63,000-65,999											11,027	11,683	11,404
66,000-68,999											11,548	12,819	12,477
69,000-71,999											13,056	12,607	13,126
72,000-74,999											13,437	14,677	13,690
75,000-77,999											15,150	15,275	15,152
78,000-80,999											15,391	14,660	15,025
81,000-83,999											15,795	16,972	16,865
84,000-86,999											16,529	15,175	17,445
87,000+											24,683	23,003	24,504
Total	1981	1977	2130	2106	2182	2645	2577	2852	3062	3289	3443	4416	4610

TABLE 5
Dependent Undergraduate Mean Parents' Family Size
By Level of Parents' Total Income
1980-81 to 1989-90

Parents' Total Income	Academic Year 77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90
$0-2,999	DNA	DNA	DNA	4.27	DNA	4.48	4.40	4.33	4.30	4.10	4.04	3.89	3.80
3,000-5,999				4.20		4.17	4.12	4.05	3.99	3.77	3.76	3.62	3.51
6,000-8,999				4.32		4.25	4.19	4.11	4.07	3.89	3.88	3.77	3.70
9,000-11,999				4.31		4.24	4.25	4.12	4.04	3.91	3.91	3.77	3.78
12,000-14,999				4.48		4.21	4.18	4.13	3.99	3.86	3.83	3.77	3.73
15,000-17,999				4.60		4.32	4.26	4.19	4.08	3.89	3.90	3.79	3.79
18,000-20,999				4.72		4.48	4.37	4.30	4.12	3.99	3.95	3.87	3.79
21,000-23,999				4.80		4.57	4.45	4.37	4.21	4.14	4.02	3.95	3.91
24,000-26,999				4.90		4.70	4.63	4.46	4.31	4.22	4.14	4.07	3.95
27,000-29,999				4.94		4.79	4.69	4.55	4.41	4.28	4.24	4.12	4.08
30,000-32,999				5.00		4.82	4.78	4.62	4.52	4.41	4.28	4.22	4.17
33,000-35,999				5.06		4.87	4.81	4.65	4.55	4.44	4.37	4.30	4.27
36,000-38,999				5.11		4.84	4.81	4.72	4.59	4.41	4.36	4.31	4.29
39,000-41,999				5.13		4.94	4.86	4.75	4.60	4.50	4.43	4.38	4.35
42,000-44,999				5.22		4.93	4.92	4.71	4.65	4.53	4.48	4.44	4.35
45,000 +				5.20		5.02	4.93	4.82	4.73	4.60	4.53		4.44
45,000-47,999											4.48	4.48	4.40
48,000-50,999											4.53	4.48	4.37
51,000-53,999											4.47	4.48	4.49
54,000-56,999											4.50	4.54	4.39
57,000-59,999											4.64	4.46	4.43
60,000-62,999											4.52	4.54	4.49
63,000-65,999											4.60	4.46	4.43
66,000-68,999											4.63	4.52	4.52
69,000-71,999											4.57	4.61	4.41
72,000-74,999											4.61	4.53	4.57
75,000-77,999											4.56	4.51	4.54
78,000-80,999											4.47	4.59	4.48
81,000-83,999											4.69	4.74	4.56
84,000-86,999											4.66	4.89	4.54
87,000+											4.64	4.66	4.56
Total				4.65		4.55	4.49	4.40	4.31	4.19	4.16	4.10	4.06

DNA: Data not available.

TABLE 6

Characteristics of Independent Family Financial Statement Filers

1974-75 to 1989-90

	Year Funds Applied For:															
	74-75	75-76	76-77	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89	89-90
Academic Characteristics																
Year in School																
First Year	26.6%	28.7	26.9	23.2	26.3	25.2	29.4	28.5	25.7	29.1	27.6	27.3	26.0	27.3	26.2	26.0
Second Year	22.9%	22.9	24.9	23.5	22.0	22.5	22.2	22.5	22.2	20.8	22.1	21.9	21.4	20.5	20.3	20.5
Third Year	20.8%	20.1	19.9	21.0	21.3	21.6	20.5	21.0	22.1	20.6	20.2	20.3	20.2	17.8	18.0	18.5
Fourth/Fifth Year	15.3%	14.5	15.5	17.4	18.6	19.8	18.4	19.2	20.9	20.6	21.4	21.6	23.2	21.0	22.5	22.5
Graduate/Professional	14.4%	13.8	12.8	14.9	11.8	10.9	9.5	8.7	9.1	8.9	8.7	8.8	9.2	13.4[c]	13.1	12.5
Demographic Characteristics																
Student																
Male	46.0%	45.1	45.1	45.3	42.0	43.7	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA	DNA
Age	26	26	DNA	DNA	DNA	DNA	25.6	25.8	25.9	26.2	26.4	27.4	27.8	28.4	28.3	28.6
Married	DNA	DNA	DNA	DNA	35.8%	34.4	27.6	27.1	29.4	30.1	30.6	30.9	31.9	33.3	33.1	35.5
Family																
Family Size	3	2	DNA	DNA	DNA	DNA	2.0	2.0	2.0	2.0	2.1	2.1	2.1	2.2	2.1	2.2
Economic Characteristics																
Family																
Total 25th Percentile	DNA	DNA	DNA	DNA	DNA	944	863	850	854	778	807	893	962	1,431	3,928[g]	4,414
Income: 50th Percentile	$2,333	2,325	2,567	2,546	2,623	2,694	2,588	2,702	2,820	2,675	2,947	3,440	3,792	4,547	7,803[g]	8,740
75th Percentile	$4,312	4,263	5,159	5,068	5,586	6,113	5,837	5,967	6,621	6,657	7,351	8,165	9,006	9,935	14,524[g]	DNA
Untaxed Income	26.6%	26.0	27.9	37.0	27.7	26.5	25.4	25.7	23.7	20.6	19.9	22.2	19.3	18.6	DNA	DNA
	$1,845	2,007	2,160	1,971	2,430	2,574	3,057	3,328	3,509	3,665	3,788	3,704	4,280	4,231	DNA	DNA
Total Assets	$1,420	1,771	DNA	DNA	1,514	2,047	2,122	2,391	2,895	2,900	3,003	2,936	3,385	3,168	2,400[h]	2,944
Need Analysis Characteristics																
Family																
Contribution From Income	$477	512	2,934[i]	3,718	3,704	4,139	4,124	4,393	4,609	4,578	4,181	4,342	4,624	5,067	2,154[j]	2,295
Contribution From Assets	$279	270	407	601	383	470	421	454	540	517	303	267	306	291	64[j]	69
Total Contribution	$2,947	2,997	3,853	3,802	4,083	4,620	4,516	4,817	5,083	5,051	4,459	4,598	4,900	5,338	2,219	2,364
Estimated Pell Grant Index	DNA	DNA	DNA	DNA	DNA	DNA	$1,057	1,078	1,047	1,044	1,089	1,730	1,957	1,695	1,678	1,712

TABLE 7
Independent Undergraudate Mean Family Contribution
By Level Of Student and Spouses' Total Taxable and Non-taxable Income
1977-78 to 1989-90

Student and Spouse Total Income	Academic Year										88-89		89-90	
	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	With Depen	Without Depen	With Depen	Without Depen
$0-999	$360	$314	$339	$643	$782	$823	$869	$1440	$1247	$1274	$1345	$141	$1234	$152	1275
1,000-1,999	1477	1473	1459	1519	1486	1425	1442	1766	1538	1617	1687	159	1217	144	1295
2,000-2,999	2542	2532	2512	2518	2452	2402	2424	2501	2201	2202	2377	149	1252	149	1285
3,000-3,999	3454	3483	3526	3520	3451	3497	3408	3342	3033	3011	3163	160	1288	152	1276
4,000-4,999	4427	4524	4608	4441	4501	4368	4341	4241	3791	3840	3759	152	1697	149	1734
5,000-5,999	5363	5468	5442	5536	5472	5298	5371	5041	4733	4725	4654	149	2249	151	2201
6,000-6,999	6182	6344	6409	6293	6307	6238	6415	5600	5366	5308	5260	149	2827	186	2846
7,000-7,999	7105	7325	7289	7359	7283	7103	7255	6004	5887	6011	5944	148	3348	151	3243
8,000-8,999	8057	8127	8181	8241	8296	8059	8096	6568	6358	6355	6310	148	3911	150	3984
9,000 +	12,219														
9,000-9,999		8950	9128	9083	9010	8811	8880	6875	6653	6701	6722	144	4410	153	4528
10,000-10,999		10,075	9981	10,043	10,032	9833	9931	7265	7330	7152	7047	147	4976	146	5086
11,000-11,999		11,136	10,876	10,831	10,800	10,687	10,429	7792	7817	7645	7867	157	5538	151	5342
12,000-12,999		11,696	11,717	11,764	11,820	11,582	11,442	8015	8187	8158	8030	177	5927	162	6329
13,000-13,999		12,651	12,734	12,597	12,574	12,253	12,173	8750	8829	8771	8792	204	6541	187	6513
14,000-14,999		13,711	14,098	13,680	13,626	13,016	13,032	9356	9460	9422	9296	244	7506	227	7266
15,000 +		18,171	19,145	19,294	19,348	19,067	18,635	13,683	14,075	14,062				1731	12,667
15,000-15,999											9906	307	8145	276	7763
16,000-16,999											10,516	380	8747	328	8459
17,000-17,999											11,134	438	9608	428	9429
18,000-18,999											11,581	554	10,319	460	10,241
19,000-19,999											12,191	689	10,861	581	10,747
20,000-20,999											12,912	738	10,951	682	11,813
21,000-21,999											13,396	865	13,490	773	12,496
22,000-22,999											13,978	942	12,970	882	12,915
23,000-23,999											14,383	1076	14,122	1019	13,474
24,000-24,999											14,957	1238	14,492	1125	14,010
25,000-25,999											15,864	1485	16,238	1244	15,839
26,000-26,999											16,638	1516	15,247	1452	16,020
27,000-27,999											17,007	1655	16,189	1504	15,739
28,000-28,999											17,205	1837	17,171	1682q	17,031
29,000-29,999											18,005	4407	25,163	4151	21,961
30,000 +											23,078				
Total	3478	3666	4229	4416	4646	4892	4833	4326	4490	4776	5293	714	3176	821	4339

TABLE 8
Independent Undergraduate Mean Family Size
By Level of Student and Spouses' Total Taxable and Non-taxable Income
1978-79 to 1989-90

Student and Spouses' Total Income	Academic Year										88-89		89-90	
	78-79	79-80	80-81	81-82	82-83	83-84	84-85	85-86	86-87	87-88	With Depen	Without Depen	With Depen	Without Depen
$0-999	1.64	1.58	1.57	DNA	1.56	1.59	1.62	1.61	1.60	1.76	2.95	1.00	1.61	1.00
1,000-1,999	1.51	1.42	1.41		1.38	1.40	1.36	1.35	1.36	1.52	2.68	1.00	1.66	1.00
2,000-2,999	1.71	1.62	1.58		1.48	1.52	1.58	1.50	1.49	1.68	2.70	1.00	1.73	1.00
3,000-3,999	1.93	1.83	1.79		1.61	1.68	1.72	1.67	1.65	1.78	2.72	1.00	1.80	1.00
4,000-4,999	2.28	2.12	1.97		1.90	1.98	1.98	1.88	1.87	1.81	2.88	1.00	1.72	1.00
5,000-5,999	2.63	2.33	2.37		2.27	2.24	2.19	2.08	2.08	2.01	2.81	1.00	1.78	1.00
6,000-6,999	2.64	2.55	2.60		2.58	2.57	2.47	2.44	2.29	2.24	2.98	1.00	1.92	1.00
7,000-7,999	2.88	2.67	2.56		2.67	2.71	2.68	2.58	2.59	2.50	3.12	1.00	2.00	1.00
8,000-8,999	2.99	2.75	2.94		2.70	2.86	2.89	2.68	2.67	2.69	3.08	1.00	2.02	1.00
9,000-9,999	3.02	3.06	2.94		2.92	2.91	2.97	2.87	2.75	2.80	3.16	1.00	2.11	1.00
10,000-10,999	3.13	3.02	3.12		2.93	2.87	2.91	2.90	2.95	2.83	3.16	1.00	2.17	1.00
11,000-11,999	3.32	3.09	2.99		3.06	3.07	2.93	2.85	2.91	2.96	3.13	1.00	2.28	1.00
12,000-12,999	3.25	3.19	3.25		3.08	3.11	3.01	2.95	2.96	2.96	3.17	1.00	2.28	1.00
13,000-13,999	3.55	3.35	3.33		3.23	3.05	3.15	3.07	3.00	3.00	3.16	1.00	2.47	1.00
14,000-14,999	3.59	3.30	3.42		3.25	3.19	3.14	3.07	3.05	3.09	3.22	1.00	2.53	1.00
15,000 +	3.80	3.71	3.65		3.51	3.48	3.49	3.41	3.47	3.43		1.00	3.23	1.00
15,000-15,999										3.14	3.21	1.00	2.61	1.00
16,000-16,999										3.17	3.27	1.00	2.82	1.00
17,000-17,999										3.19	3.28	1.00	2.78	1.00
18,000-18,999										3.31	3.34	1.00	2.94	1.00
19,000-19,999										3.41	3.31	1.00	3.05	1.00
20,000-20,999										3.40	3.39	1.00	3.14	1.00
21,000-21,999										3.35	3.42	1.00	3.25	1.00
22,000-22,999										3.51	3.55	1.00	3.27	1.00
23,000-23,999										3.38	3.48	1.00	3.33	1.00
24,000-24,999										3.57	3.50	1.00	3.36	1.00
25,000-25,999										3.58	3.50	1.00	3.36	1.00
26,000-26,999										3.59	3.56	1.00	3.42	1.00
27,000-27,999										3.73	3.63	1.00	3.53	1.00
28,000-28,999										3.67	3.63	1.00	3.50	1.00
29,000 +										3.85	3.73	1.00	3.69	1.00
Total	2.06	2.03	2.01		2.02	2.04	2.07	2.07	2.11	2.26	3.16	1.00	2.30	1.00

Notes

DNA: Data Not Available

ANW: Adjusted Net Worth

[a] 10 percent random sample of applicants between January 1 and about July 30 preceding academic year funds applied for

[b] New CM undergraduate definition required independents to be older than 23, orphaned, a vet, or earned more than $4,000

[c] New CM graduate definition of independent status required only that parents not claim student on income tax

[d] All dependent applicants.

[e] Unmarried dependent applicants only.

[f] Based on Congressional Methodology.

[g] Switched from estimated academic year income to actual prior year income

[h] Equity value in simple needs analysis cases set to zero--this value also used in calculation of total assets

[i] Beginning of UM methodology--prior years had contribution offset by family size

[j] Living expenses subtracted from income under CM

[k] Change in asset protection allowance

[l] Combination of increase in amount of assets protected and a real drop of an average $2,000 in total assets due to decline in farm assets

[m] Computerized data field increased from 5 to 6 digits

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